



Substitute House Bill No. 5019

Public Act No. 09-123

***AN ACT PROHIBITING THE USE OF CERTAIN PRESCRIPTION
DRUG HISTORY AS AN UNDERWRITING TOOL TO DENY
INDIVIDUAL HEALTH INSURANCE COVERAGE.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. Subsection (h) of section 38a-481 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective January 1, 2010*):

(h) No insurance company, fraternal benefit society, hospital service corporation, medical service corporation, health care center or other entity [which] that delivers, issues for delivery, amends, renews or continues an individual health insurance policy in this state [on or after October 1, 2003, may] shall: (1) [move] Move an insured individual from a standard underwriting classification to a substandard underwriting classification after the policy is issued; [or] (2) increase premium rates due to the claim experience or health status of an individual who is insured under the policy, except that the entity may increase premium rates for all individuals in an underwriting classification due to the claim experience or health status of the underwriting classification as a whole; or (3) use an individual's history of taking a prescription drug for anxiety for six months or less as a factor in its underwriting unless such history arises directly from a

Substitute House Bill No. 5019

medical diagnosis of an underlying condition.

Approved June 18, 2009